

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: KEITH L. SIMS § Case No. 16-81802
NINA L. SIMS §
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/28/2016.
 - 2) The plan was confirmed on 04/14/2017.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
 - 5) The case was converted on 12/04/2017.
 - 6) Number of months from filing or conversion to last payment: 16.
 - 7) Number of months case was pending: 16.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$8,350.00.
 - 10) Amount of unsecured claims discharged without full payment: \$0.00.
 - 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 11,157.00
Less amount refunded to debtor(s)	\$ 1,444.83
NET RECEIPTS	\$ 9,712.17

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,981.23
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 869.62
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,850.85
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	4,000.00	3,981.23	0.00
PORTFOLIO RECOVERY	Sec	11,350.00	12,075.00	11,350.00	4,086.06	775.26
PORTFOLIO RECOVERY	Uns	10,715.00	9,744.03	10,469.03	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	8,858.00	4,774.54	4,774.54	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	4,120.27	4,120.27	0.00	0.00
ATLAS ACQUISITIONS LLC	Uns	168.00	167.05	167.05	0.00	0.00
PORTFOLIO RECOVERY	Uns	570.00	618.13	618.13	0.00	0.00
PORTFOLIO RECOVERY	Uns	559.00	559.84	559.84	0.00	0.00
CENTRAL ILLINOIS LOANS	Uns	3,335.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Uns	70.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	310.00	315.15	315.15	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	973.00	1,034.42	1,034.42	0.00	0.00
EDUCATION LOAN SOLUTIONS	Uns	688.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	79.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	341.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	597.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	772.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	1,583.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
FED LOAN SERV	Uns	1,612.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	1,647.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	1,678.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	2,109.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	2,336.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	2,353.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	2,443.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	2,757.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	3,685.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	7,608.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	18,028.00	60,289.80	0.00	0.00	0.00
HEIGHTS FINANCE	Uns	2,457.00	NA	NA	0.00	0.00
ILLINOIS STATE TOLL HWY AUTH	Uns	217.00	NA	NA	0.00	0.00
MABT / CONTFIN	Uns	352.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Uns	124.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	595.00	595.34	595.34	0.00	0.00
PERSONAL FINANCE / P315	Uns	3,058.00	NA	NA	0.00	0.00
PREMIER BANK	Uns	452.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE	Uns	10,630.00	9,084.53	9,084.53	0.00	0.00
SFC - CENTRAL BANKRUPTCY	Uns	444.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Uns	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Uns	0.00	NA	NA	0.00	0.00
SOLOMON FINANCIAL	Uns	467.00	NA	NA	0.00	0.00
SPEEDYCASH.COM	Uns	905.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,361.00	316.09	316.09	0.00	0.00
SPRINT	Uns	1,144.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Uns	110.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	764.00	700.65	700.65	0.00	0.00
TCF NATIONAL BANK	Uns	446.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	3,702.00	3,631.71	3,631.71	0.00	0.00
WORLD ACCEPTANCE	Uns	2,140.00	3,383.30	3,383.30	0.00	0.00
SANTANDER CONSUMER USA, INC	Sec	0.00	22,942.84	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 11,350.00	\$ 4,086.06	\$ 775.26
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 11,350.00	\$ 4,086.06	\$ 775.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,774.54	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,774.54	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 34,995.51	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,850.85
Disbursements to Creditors	\$ 4,861.32
TOTAL DISBURSEMENTS:	\$ 9,712.17

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 12/19/2017

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.